

THE AIR FORCE PERSONNEL CENTER BENEFITS AND ENTITLEMENTS SERVICE TEAM (BEST) NEWSLETTER

Volume 1, Issue 1

May 1999

A New Way of Communicating

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Chief, Benefits and Entitlements Service Team (BEST)

The BEST began providing benefits and entitlements servicing for civilian employees in August 1996 with the transition of Moody AFB. In this short 3-year span, we have moved from manual servicing to a telephonic interactive voice response system. While centralized servicing posed many challenges for you and for us, it facilitates greater independence and control for you. Our most recent service enhancement is the Employee Benefits Information System (EBIS). EBIS is accessible through the PALACE Compass homepage and is discussed in greater detail later in this newsletter. So, now, the BEST delivery system consists of two parts--the automated telephone access (IVRS) and the internet web access (EBIS). Our greatest challenge, by far, is keeping you informed. In the past, we used B&E Updates to the CPFs, base newspaper articles, and the PALACE Compass homepage. While these have been effective to some degree, they do not guarantee your personal receipt of the information. For that reason, we decided to distribute a periodic newsletter. It will facilitate our announcing key system enhancements, upcoming events, and regulatory changes. In addition, we will address some customer service issues and feedback information obtained through our customer service surveys, web inquiries, and counselor-assisted calls. We value this opportunity to address these and other issues and would like your feedback as to the value of this newsletter. You may provide us feedback via our PALACE Compass customer survey (see Important Web Site Addresses). We look forward to hearing from you!

IMPORTANT WEB SITE ADDRESSES

PALACE Compass Homepage:
<http://www.afpc.randolph.af.mil/palacecompass>

PALACE Compass Customer Survey:
<http://www.afpc.randolph.af.mil/pcsurvey.htm>

BEST Homepage:
<http://www.afpc.randolph.af.mil/palacecompass/BEST/menu.htm>

BEST Employee Benefits Information System (EBIS) Web Application:
http://www.afpc.randolph.af.mil/palacecompass/BEST_GRB/EBIS.htm

Thrift Savings Plan (TSP) Homepage:
<http://www.tsp.gov>

Office of Personnel Management Homepage:
<http://www.opm.gov>

Office of Personnel Management – Forms Index:
<http://www.opm.gov/forms>

Social Security Office:
<http://www.ssa.gov>

INSIDE THIS ISSUE

- | | | | |
|---|--|----|----------------------------------|
| 1 | Important Web Site Addresses | 7 | What Is My PIN? |
| 2 | BEST Automated System Expands To The Web | 8 | Customer Wait Times |
| 3 | The New FEGLI Provisions | 8 | Best Time to Call BEST |
| 4 | Automated System Issues | 9 | Bypassing System Verbiage |
| 5 | Upcoming Events | 9 | Benefits of the Automated System |
| 6 | Automated Forms | 10 | Customer Service Surveys |

BEST Automated System Expands to the Web



We are pleased to announce the expansion of our automated system that can now be accessed through the **Employee Benefits Information System (EBIS) Web Application**. You can now obtain general benefits information via the web for health benefits, life insurance, Thrift Savings Plan (TSP), and retirement. In addition, you can obtain a personal benefits statement which includes your pre-calculated retirement benefit based on the first date you are eligible to retire with an unreduced annuity; your early voluntary or discontinued service retirement benefits; and disability retirement benefits; if you are a FERS employee, your Minimum Retirement Age (MRA) + 10 voluntary retirement benefits; and your Thrift Savings Plan, health insurance, disability retirement, death-in-service, and life insurance benefits. You can obtain on-line retirement annuity estimates and run as many "what if" scenarios as you'd like. In addition, if you are a firefighter, air traffic controller, law enforcement officer, or retired military employee, you can obtain retirement annuity estimates via the web without counselor intervention. You can project your TSP and run TSP annuity estimates. You can conduct all Federal Employees' Health Benefits (FEHB) transactions, to include self and family enrollments, without the aid of a Benefits Counselor. Additionally, you will be able to conduct Federal Employees' Group Life Insurance open season transactions by 3 May 99. We are hopeful our TSP transactions will be ready for the TSP open season. The good news is you now have a choice; you can do your benefits business via the automated system by phone or web or a combination of both.

How Do We Access EBIS?

You may access EBIS at http://www.afpc.randolph.af.mil/palacecompass/BEST_GRB/EBIS.htm or through the PALACE Compass Homepage by clicking on "**Employees, Supervisors and Managers**" -- "**Benefits and Entitlements Web Transactions (EBIS)**." Within the EBIS menu, you will choose **AF Employee Benefits Information System (EBIS)**. This will take you to the "Air Force Personnel Center PALACE Compass Applications Security Log-On Page", where you will enter your User ID and password. If you are accessing the system for the first time, you will need to create your User ID and password by clicking on "Create your User Account". This will take you to the "AFPC Civilian Verification Page" where you will need to enter your social security number (SSAN), date of birth, service computation date, pay plan and grade, and pay step. Once completed, it will take you to the "User ID and Password Creation Page", where you will create your User ID and password. Upon completion, you will receive a message indicating "User ID Creation Successful". You then return to the "Login Screen" and enter the User ID and password you have just created. Once inside the EBIS system, you select the Benefits and Entitlements Application you want to choose. For security purposes, you will need to enter your SSAN and BEST PIN when obtaining your personal benefits statement, retirement and TSP estimates, and conducting transactions.

What's New In The Federal Employees' Group Life Insurance (FEGLI) Program?

Public Law 105-311, Federal Employees' Life Insurance Improvement Act, enacted 30 October 1998, made numerous changes to the FEGLI Program. We would like to briefly identify a few of those changes. Additional information regarding PL 105-311 can be found on the PALACE Compass homepage under **"Employees, Supervisors and Managers" -- "Benefits and Entitlements Information" -- "What's New"**. Additionally, we will post regulatory and procedural information in our **"Benefits News"** section of the web under **"Benefits and Entitlements Information"**, and within our Benefits News area of the BEST automated phone system. We encourage you to access these areas before and after 24 April 1999 to become more familiar with the FEGLI program changes.

New FEGLI Premiums

The Office of Personnel Management (OPM) periodically reviews FEGLI rates to determine whether circumstances require premium changes. Due to lower mortality rates in most age groups, OPM has decided to revise the FEGLI premiums. Premiums are being reduced for "Basic" life insurance and "Optional" coverage in most age bands. New premiums are effective 25 April 1999. Please refer to our PALACE Compass homepage "What's New" area for a chart identifying the new FEGLI premiums.

Are You Considering Retirement?

New Elections of Options B & C for Retiring Employees

Currently, when an employee retires and is eligible to continue FEGLI coverage, they can continue their Option B and C life insurance into retirement. When the employee turns age 65, the life insurance automatically begins reducing until it is gone. PL 105-311 allows retiring employees to elect unreduced Options B and/or C. Employees retiring on or after 24 April 1999 must elect full or no reduction of Options B and/or C. The Option B and C election may be different, for example, full reduction for one and no reduction for the other.

New FEGLI Age Bands

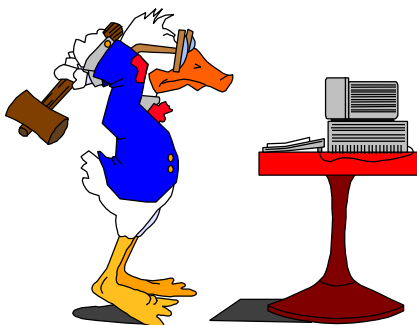
The FEGLI program uses age bands to determine premium costs for Options A, B, and C. The current age bands are under 35, 35-39, 40-44, 45-49, 50-54, 55-59, and 60 and over. Since Options B and C may now be continued to a later age in retirement, additional age bands are necessary. Therefore, the previous upper age band of "60 and over" has been replaced by three new age bands "60-64", "65-69", and "70 and over".

Change in The Way Employees Move From One Age Band to Another

Currently, when an employee has a birthday that moves him/her to another age band, the premiums for the new age band, age 35, 40, 45, 50, 55, and 60, don't go into effect until the January following the birthday. To follow standard industry practice, OPM is changing the date premiums become effective when employees reach new age bands. When an employee has a birthday that moves him/her to another age band, the premiums for the new age band will be effective the pay period following the birthday. For employees with birthdays between 1 January - 23 April 1999 moving them to a new age band, the new premiums will take effect on 25 April 1999.

Continued on Page 6

Technical Difficulties



Customer Disconnects While Waiting for a BEST Counselor

One of our most persistent problems during the last several months has been customer disconnects while waiting for a BEST counselor. The scenario is the employee presses 0 for a benefits counselor, waits in the queue anywhere from 5 to 20 minutes and gets disconnected from our system without ever connecting to a counselor. This has been an extremely difficult problem to track and correct. We know it occurs during high volume times. It has been an open issue with our contractors since November 1998. We have run several tests on the system to try to identify possible causes. We have identified some causes, which we have fixed. In addition, we believe that certain customers waiting in the queue are being disconnected by their base telephone operators due to higher priority calls and not by the automated phone system. If you experience a system disconnect, please help us by providing the following information: your name, whether you are calling from the base or your home, which base you are assigned to, the date and time you were disconnected, and where you were in our BEST automated system when you pressed 0 for a Benefits Counselor. You may provide this information via the telephone or at our PALACE Compass customer survey page. We provide this data to the contractor to assist in solving the problem. We will continue to monitor the system and work with our contractors to eliminate the problem. We apologize for any inconvenience you have experienced.

Obtaining Copies of the Health Benefits Registration Form, SF 2809

In our November 1998 phone system enhancement, we provided employees the capability to obtain a faxed copy of their most recent SF 2809. To obtain a faxed copy, you press 6 from the health benefits main menu. (New employees with less than 32 days of service must obtain a copy of their projected health benefits transaction within the new employee enrollment area.) If you have a projected health benefits transaction, the system will fax you the SF 2809 reflecting your projected transaction. If you do not have a projected transaction, the system faxes you the most recent SF 2809 in your electronic Official Personnel Folder (OPF). If you do not have an SF 2809 in your electronic OPF, the system faxes the appropriate message to you.

We tested this routine prior to implementation; however, once the system started receiving a high volume of fax requests, we encountered some problems. First, some employees did not receive the correct SF 2809. This was due to the data stream not populating the form correctly. We continued to work this problem throughout most of the open season. Second, we found we did not have enough outgoing fax lines. Employees ordered SF 2809 faxes but never received them. We rectified this by installing additional fax cards. We believe we have fixed all the problems associated with receiving faxed copies of the SF 2809.



Upcoming Events!

Federal Employees' Group Life Insurance (FEGLI) Open Enrollment Period

Public Law (PL) 105-311 requires the Office of Personnel Management (OPM) to hold an open enrollment period. The FEGLI 99 open enrollment period will be held from 24 April through 30 June 1999. During this open enrollment period, you can elect any and all coverage for which you are eligible. You must elect all coverage you wish to have not just the new coverage. If you are satisfied with the level of FEGLI coverage you currently have, you do not have to make a new election. Coverage elected during the FEGLI open enrollment period and premiums for that coverage become effective on 23 April 2000, providing you are in a pay and duty status the previous pay period. Should you retire before your new coverage becomes effective, you will not be eligible to take this coverage into retirement. Should you die before the new coverage becomes effective, the Office of Federal Employees' Group Life Insurance will not pay benefits for the new coverage. Employees serviced by the Air Force Personnel Center will make their election using the **BEST Automated Phone System** or **BEST EBIS Web Application**. Both systems are available 21 hours a day (3 am to 12 midnight CST), 7 days a week. Counselor assistance is not required to complete a FEGLI open enrollment action. Employees may access the PALACE Compass homepage under ***"Employees, Supervisors and Managers"*** -- ***"Benefits and Entitlements Information"*** -- ***"What's New"*** to obtain a copy of the April 1999 FEGLI Booklet, RI 76-21, and FEGLI Open Enrollment Period Pamphlet, FE 74-A. Should you need assistance, Benefit Counselors are available via the automated phone system at 1-800-997-2378, Monday through Friday, from 7 am to 5 pm CST.

Thrift Savings Plan (TSP) Open Season

Every year, the Federal Thrift Investment Board conducts an open season from 15 May to 31 July and 15 November to 31 January. We are quickly approaching the 15 May TSP open season. This year, our goal is to enable employees to complete their TSP transactions through the **BEST Automated Phone System** or the **BEST EBIS Web Application**. To obtain current fact sheets, TSP booklets, and other TSP information, employees should access the PALACE Compass homepage and click on ***"Employees, Supervisors and Managers"*** -- ***"Benefits and Entitlements Information"***. Employees may also obtain general TSP information in the BEST EBIS Web application. For account balance, loan, withdrawal, and other TSP information, employees should access the TSP homepage. Should you need assistance, Benefits Counselors can be reached by dialing 1-800-997-2378 (or 527-2378 if calling within the San Antonio area). Hearing impaired employees can reach a Benefits Counselor by calling 1-800-382-0893 (or 565-2276, if calling locally).

Increase in Option C, Family Coverage

In addition to a FEGLI open enrollment period, PL 105-311 permits employees to increase the amount of Option C Family Coverage. Currently, Option C coverage is \$5,000 for a spouse and \$2,500 for each eligible child. The new law allows Federal employees to elect up to 5 multiples of Option C coverage. For example, an employee electing two multiples would have the following coverage--\$10,000 for a spouse and \$5,000 for each eligible child. The maximum amount of Option C coverage is \$25,000 for a spouse and \$12,500 for each eligible child.

- New employees entering on duty or employees newly eligible to enroll in the FEGLI Program on or after 24 April 1999 can elect up to five Option C multiples at the time of enrollment. The coverage is effective the day you complete your FEGLI election providing you are in a duty and pay status on that day.
- Current employees who already have Option C coverage and who have or had a life event, such as marriage, divorce, death of a spouse, or acquisition of a child, between 30 October 1998 and 23 April 1999, can elect additional multiples of Option C within 60 days after 24 April 1999. The transaction and premiums are effective retroactive to 25 April 1999.
- Current employees who already have Option C and who have a life event after 24 April 1999 can elect additional multiples of Option C within 60 days of the event. The coverage is effective the day you complete your FEGLI transaction in the automated phone system or BEST EBIS Web application.
- Employees who do not fit into any of the above categories can elect additional multiples of Option C during the 24 April to 30 June 1999 open enrollment period. Open enrollment transactions will be effective 23 April 2000, providing you are in a pay and duty status the previous pay period.

The Department of the Air Force Automates Forms!

Have you found it difficult to obtain common benefits and entitlements forms? Creating electronic forms is just one of our ongoing projects. Air Force hired a contractor to automate all the benefits and entitlements forms you might need to alleviate the problems some employees are having in obtaining forms from their Customer Account Representative or orderly room. The contractor has finished 49 retirement and insurance forms. Air Force provided these forms to OPM who, in turn, is placing them on the OPM homepage. OPM is responsible for keeping the forms current. In the past few months, OPM has slowly been adding these forms to their homepage. The OPM web site for electronic forms is **www.opm.gov/forms**. The majority of forms created under the Air Force contract are listed under Form Flow Forms. You will not be able to open "Form Flow" forms unless you have Form Flow installed on your computer. You should be able to access these forms at work. Below is a list of steps you will need to take in order to open "Form Flow" forms.

- Click on the type of form you desire to open (i.e, "Standard Forms" for a SF 2801 or SF 3107).
- Within the "SF Forms Index," it will list all Standard Forms that are in Adobe Acrobat, Screen Fillable Adobe Acrobat, Microsoft Word, and Word Perfect.
- Click on **Form Flow Forms** for those Standard Forms in Form Flow. The retirement applications (SF 2801 and SF 3107) are only available in the Form Flow
- You will then click on the form you desire to open, and click on "run this program from its current locator." You will get a message that says "to unzip all files from (form#.Exe) to the specified folder (i.e, c:\temp), press the unzip button." This will unzip the file and save it in the specified folder.
- You may then close or minimize the Internet application and must open "Form Flow." Installed on your computer
- Once you are in Form Flow, you will press "file", "open", and change the directory to the location of your saved file (i.e, c:\temp). This will open the file and bring up the form.



What Is My PIN?

The number one call to the BEST system during peak periods is “I don’t know my PIN.” These calls require counselor intervention and their average duration is approximately 5 to 8 minutes. While we realize the majority of employees only call BEST during the open seasons, this trend causes us concern as these calls take valuable counselor time, back up the counselor queue, and are avoidable. The first time you use the automated system, your original PIN is a four-digit numeric number reflecting your month and year of birth (MMYY). For example, if your birthday is June 1970, your PIN is 0670. Once you have input your SSAN and original PIN, the system will ask you to select a new six-digit numeric PIN. Regardless of whether you have a need for benefits services from BEST, we encourage you to call the BEST and secure your PIN.

As a reminder, employees should review the BEST Question and Answer (Q&A) Brochure before accessing the automated system for the first time. If you have not used the automated system in a long time, you should review the Q&A Brochure to refresh your memory. If you did not receive a Q&A Brochure, you may obtain a copy from the PALACE Compass homepage under ***Employees, Supervisors, and Managers--Benefits and Entitlements Information – BEST Services and Brochures – BEST Brochures.***

What Happens If I Lose or Forget My PIN?

The system gives you three tries to enter the correct SSAN and PIN combination. You need to attempt all three tries--***DO NOT HANG UP!*** If, on the third try, you do not enter the correct combination, the system will automatically route you to a benefits counselor (providing you are calling Monday through Friday from 7 am to 5 pm, Central Standard Time). The counselor will ask you several questions based on your personal data. Once the counselor is assured he/she is talking to the correct person, the counselor will place you back into the system and you will select a new six-digit numeric PIN that only you know.

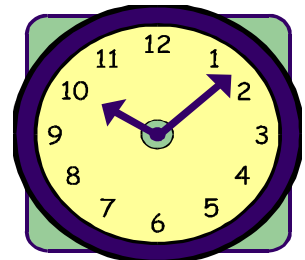
I WAITED ON THE PHONE 20 MINUTES FOR A COUNSELOR!

BEST experiences peak periods several times a year. During these times, our counselors are inundated with customer calls increasing our customer wait times and benefit actions increasing our normal processing time. These periods are favorably compared to the Christmas season for postal workers or the tax season for the Internal Revenue Service. BEST experiences peak seasons from May through July, and November through February. These periods coincide with Federal Employees' Health Benefits (FEHB) and Thrift Savings Plan (TSP) open seasons and mid- and end-of-year retirement surges. We received several complaints from employees during November through January due to longer wait times. During this time frame, counselors were inundated with FEHB, TSP, and Federal Employees' Retirement System (FERS) open seasons, end-of-year retirement surge, Federal Employees' Group Life Insurance (FEGLI) rate increases, and employee requests for SF 2809s. We apologize for any inconvenience you may have incurred. During non-peak periods, BEST customer wait times have averaged 4 to 5 minutes. Our 1998 average for customer wait time for a counselor was 8 minutes. The 1998 average call duration was approximately 14½ minutes. We continue to look for ways to better service you and reduce our customer wait times. We have obtained additional authorizations. Once we hire and train these additional resources, we believe we will be able to better handle these peak periods. We appreciate your consideration and patience.

Best Time to Call BEST:



Many of you have asked, "What is the best time to reach a counselor?" We recommend employees take advantage of our peak staffing periods. These are from 8:00 to 11:00 am CST and 1:30 to 4:00 pm CST. Lunch hours, from 11:00 am to 1:30 pm CST, are definitely the worst times to call BEST. We have been aggressively working the lunch hour issue; however, until our new counselors are ready for phone duty, there is little we can do to provide more phone coverage. We appreciate your assistance and patience.



How Can I Bypass All of That System Verbiage?

Some of you have indicated the verbiage in the automated system is lengthy. System verbiage is used to assist employees in completing transactions or obtaining key information. When conducting a benefits transaction, the verbiage takes the place of the form you previously completed. When obtaining approvals from the Office of Personnel Management and the Thrift Savings Board for our automated system, these agencies mandated our system verbiage mirror the information provided on the form. Employees may press the pound “#” key to bypass system verbiage that does not require an input. If system input was required, and you press the “#” key, the system will respond with “invalid response”.

Are There Any Benefits of the Automated System?



Several of you have asked how the BEST Automated System and the PALACE Compass concept benefit the Civilian Personnel Flights and the Department of the Air Force. BEST provides benefit services through advanced technologies enabling you to conduct benefit transactions and obtain general and personal information as well as retirement estimates when it is convenient for you from work or home without counselor intervention. This enables you to manage your benefits. When you complete a transaction through the phone or web system, the transaction updates the Defense Civilian Personnel Data System, sends an electronic transaction to the Defense Finance and Accounting Service Office to update your payroll records, and populates a form image in your electronic Official Personnel Folder. All of this is done without human intervention and increases the accuracy and timeliness of your benefits transactions. In the long run, by taking advantage of the economies of scale, this process saves you time, processing time, and our time as well.

CALENDAR OF EVENTS

SPECIAL EVENT

Fegli OPEN SEASON

24 APRIL – 30 JUNE 1999

EFFECTIVE 23 APRIL 2000

SPECIAL EVENT

TSP OPEN SEASON

15 MAY – 31 JULY 1999

SPECIAL EVENT

NEW Fegli PREMIUMS

EFFECTIVE 24 APRIL 1999

SPECIAL EVENT

AUTOMATED SYSTEM AVAILABLE FOR Fegli

OPEN ENROLLMENT TRANSACTIONS

EFFECTIVE 3 MAY 1999

HQ AFPC/DPCMB

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ADDRESS CORRECTION REQUESTED

Customer Service Surveys

Your feedback is important to us. Your comments and recommendations are strongly considered in the evaluation of our customer service and work processes. We highly encourage you to use the PALACE Compass Customer Survey. If you attempted to use the survey in the past but were unable to find it, we apologize. We experienced a few problems with the survey link and the problem has been corrected. Please note that survey responses are reviewed on a monthly basis. If you need to obtain benefits information, you will need to speak to a Benefits Counselor. If you are unable to access the system, you should contact your local Civilian Personnel Flight and they will contact us. Again, we welcome your feedback and value this opportunity to communicate directly with you.

